

**AMENDMENTS TO THE CLAIMS**

Please amend the claims as follows.

1. -12. (Canceled)

13. (Currently Amended) A mobile device comprised in a merchant transaction terminal comprising:

a first keypad;

an external port configured to connect to a human interface module comprising a second keypad, a display, and a card reader, ~~a first processing unit and an internal bus for connecting the keypad, the display, the card reader and the first processing unit,~~ wherein the keypad is configured to receive input of an amount of a transaction, and wherein the card reader is configured to read a payment card to obtain payment card data from the payment card, ; and

a subscriber identity module (SIM) card comprising a scheduler ~~configured~~ programmed to process the transaction, wherein processing the transaction comprises:

receiving [[the]] encrypted payment card data and [[the]] an amount from the human interface module, wherein the second keypad is configured to receive input of the amount of the transaction, and wherein the card reader is configured to read a payment card to obtain payment card data from the payment card, and wherein the human interface module is configured to encrypt the payment card data for secure communication with the scheduler,

decrypting the encrypted payment card data, and

communicating the payment card data and the amount to a virtual terminal server.

14. (Currently Amended) The mobile device ~~merchant transaction terminal~~ of claim 13, wherein the merchant transaction terminal is connected to the virtual terminal server through a telecommunication network, and wherein the virtual terminal server is connected to an information processing system of a bank.

15. (Canceled)

16. (Currently Amended) The mobile device ~~merchant transaction terminal~~ of claim 14, wherein the virtual terminal server is connected to a transaction service provider host.

17. (Currently Amended) The mobile device ~~merchant transaction terminal~~ of claim 14, wherein the virtual terminal server comprises a security module for performing secure communication with the scheduler.

18. (Currently Amended) The mobile device ~~merchant transaction terminal~~ of claim 13, wherein the human interface module further comprises a printer.

19. (Currently Amended) The mobile device ~~merchant transaction terminal~~ of claim 13, ~~wherein the SIM card is located in a mobile device~~, wherein the SIM card uses a processing unit and a communication unit on the mobile device to process the transaction.

20. - 27. (Canceled)

28. (New) The mobile device of claim 13, wherein processing the transaction further comprises:  
receiving an encrypted PIN code from the human interface module, wherein the second keypad on the human interface module is configured to receive a PIN code, and wherein the human interface module is configured to encrypt the PIN code to obtain the encrypted PIN code;  
decrypting the encrypted PIN code; and  
communicating the PIN code to the virtual terminal server.

29. (New) A subscriber identity module (SIM) card configured to connect to a port of a mobile device comprising a first keypad, the SIM card comprising a scheduler programmed to perform a method for processing a transaction, the method comprising:

receiving encrypted payment card data and an amount from the human interface module, wherein the human interface module comprises a second keypad and a card reader, wherein the second keypad located on the human interface module is configured to receive input of the amount of the transaction, and wherein the card reader is configured to read a payment card to obtain payment card data from the payment card, and wherein the human interface module is configured to encrypt the payment card data for secure communication with the scheduler;

decrypting the encrypted payment card data; and

communicating the payment card data and the amount to a virtual terminal server.

30. (New) The SIM card of claim 28, wherein the method further comprises:

receiving an encrypted PIN code from the human interface module, wherein the second keypad on the human interface module is configured to receive a PIN code, and wherein the human interface module is configured to encrypt the PIN code to obtain the encrypted PIN code;

decrypting the encrypted PIN code; and

communicating the PIN code to the virtual terminal server.